



EQUIFAX[®]

Authorized Payment Protection

Protect your merchants and customers

The shift towards real-time payments (RTP) revolutionized the global payments landscape, with consumers embracing faster and more convenient transactions at an unprecedented rate. As payment innovations grow, so too do the tactics of fraudsters. Authorized Push Payment (APP) fraud is rapidly becoming one of the more pervasive threats, and businesses are increasingly held accountable for the resulting losses.

As international regulations become stricter, financial institutions and account-to-account (A2A) payment platforms come under immense pressure to shield customers from the escalating dangers of APP fraud. Fraudsters are exploiting the ease and speed of A2A payments through advanced social engineering tactics — specifically targeting vulnerable groups including the elderly, young, and underbanked.

By deceiving victims into authorizing payments, these attacks frequently evade traditional fraud detection methods. Businesses without Authorized Payment Protection find themselves exposed to financial and reputational damage, with their customers left more vulnerable to fraud and resulting losses.

Why scams succeed: Fraudsters are getting smarter

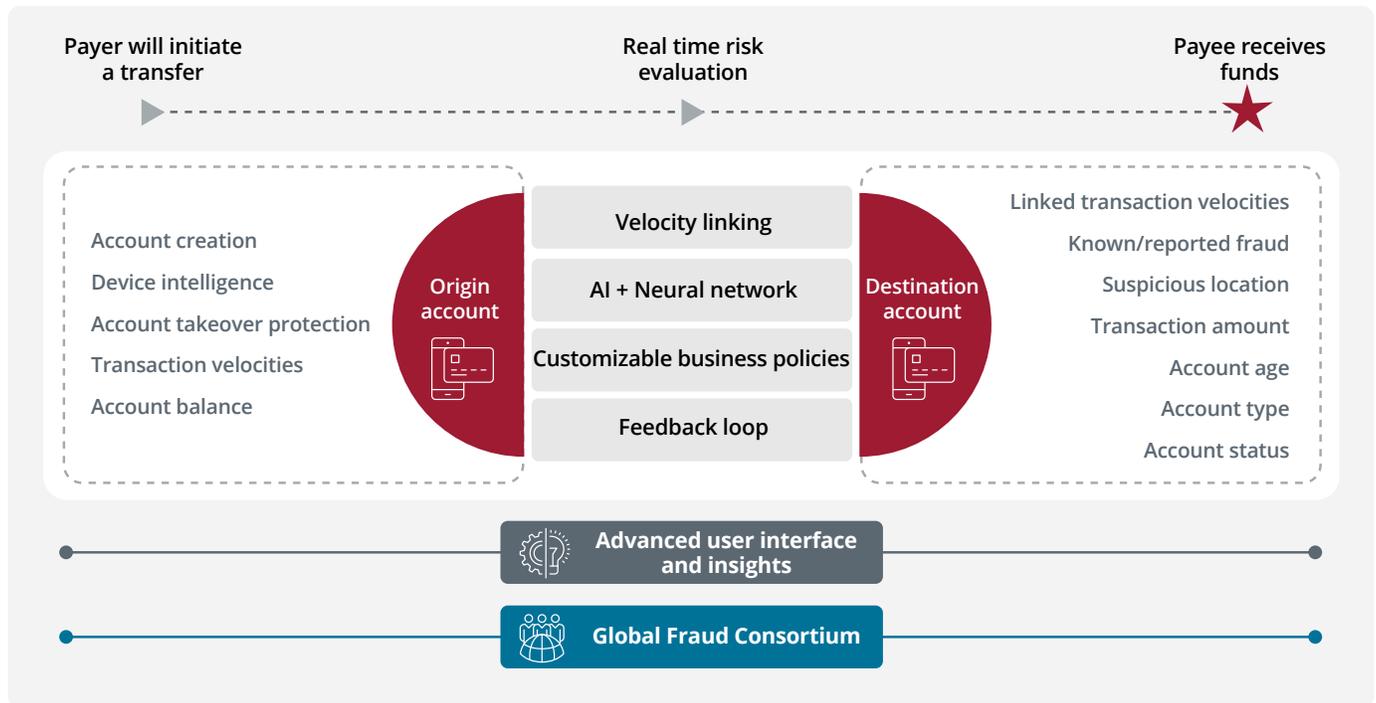
Preventing scams is more difficult than ever, especially as fraudsters harness generative AI to impersonate customers seamlessly. With the ability to interact in native languages and craft convincing scams in real-time, scammers quickly become nearly indistinguishable from legitimate users. As fraud evolves, businesses need smarter solutions to keep pace and overcome these increasingly sophisticated threats.

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Businesses need smarter solutions to keep pace with the constantly evolving threats from fraudsters.

Stay ahead of APP fraud with Kount® 360 from Equifax

Preventing APP fraud requires more than traditional fraud detection. Fraudsters are constantly evolving their attacks, targeting businesses with social engineering, AI, and enumeration. To effectively combat these threats, organizations need a robust, forward-thinking strategy.



Fight APP fraud with intelligent, real-time protection

Authorized Payment Protection leverages advanced data and AI driven tools to go beyond traditional fraud detection by offering businesses a comprehensive solution that screens both origin and destination accounts in real-time. This unique approach helps detect and mitigate risks that other systems often miss, specifically addressing the destination of funds — the payee account, where risk can be the highest.

Critical factors such as the velocity of transfers into the account, account type, age, and status are analyzed to identify risky payee behaviors that signal potential fraud.



equifax.com/business/identity-fraud